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| Application Number  | 10/748,710                  |  |
| Filing Date   | December 30, 2003           |  |
| First Named Inventor  | Shapiro                     |  |
| Title   | Payment Systems and Methods |  |
| Art Unit  | 3688                        |  |
| Examiner Name   | R. Alvarez                  |  |
| Attorney Docket Number  | 45/1267US                   |  |

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| Assignee of record of the entire interest. See 37 CFR 3.71.  Statement under 37 CFR 3.73(b) is enclosed. (Form PTO/SB/96)  |                                       |                         |  |
| Statement under 37 CFT (S. 10) is enclosed. (Form 170/05/30)   |                                       |                         |  |
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This collection of information is required by 37 CFR 1.31, 1.32 and 1.33. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to take 3 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.